

FIG. 1

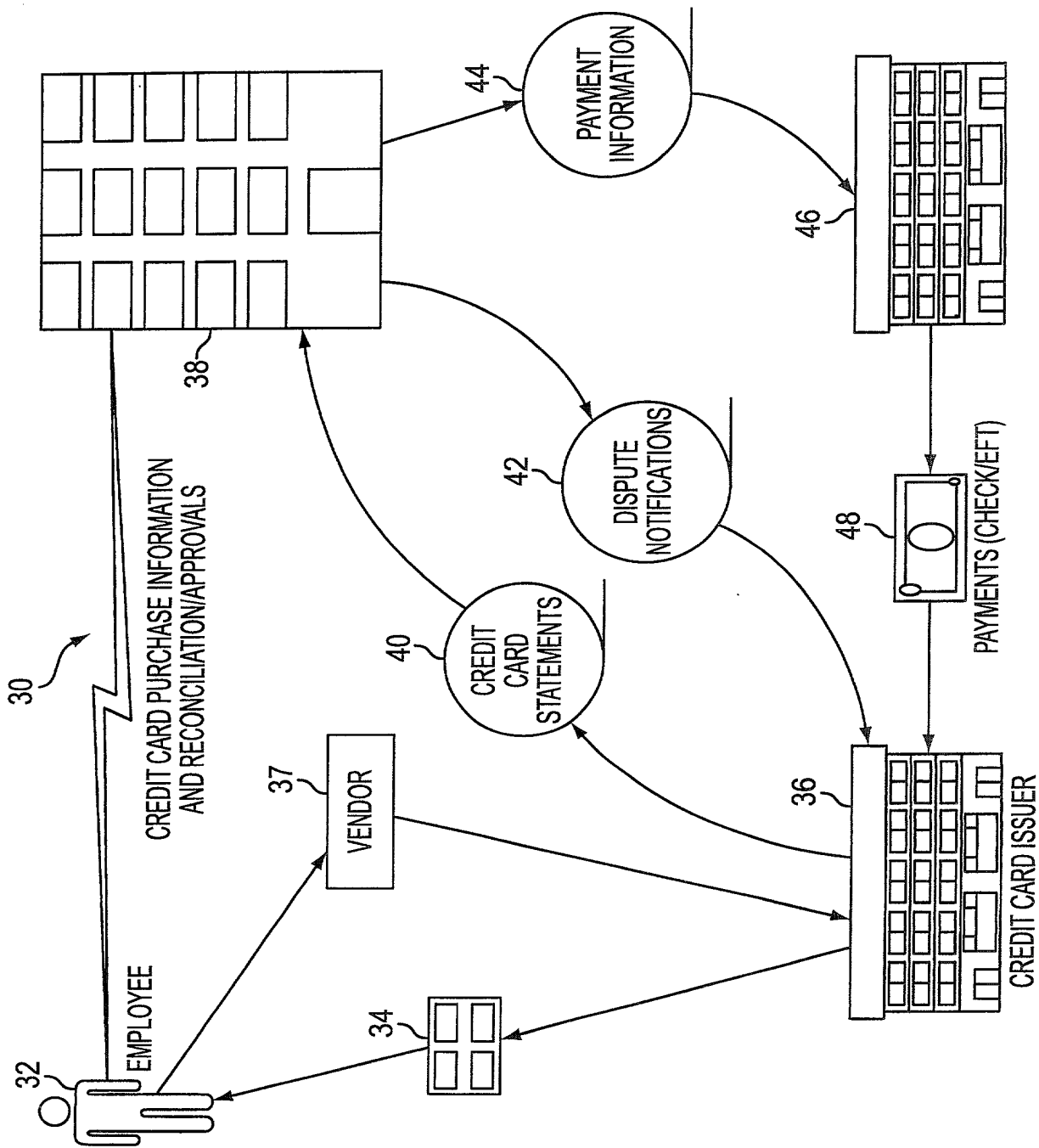


FIG. 2

109946 504260

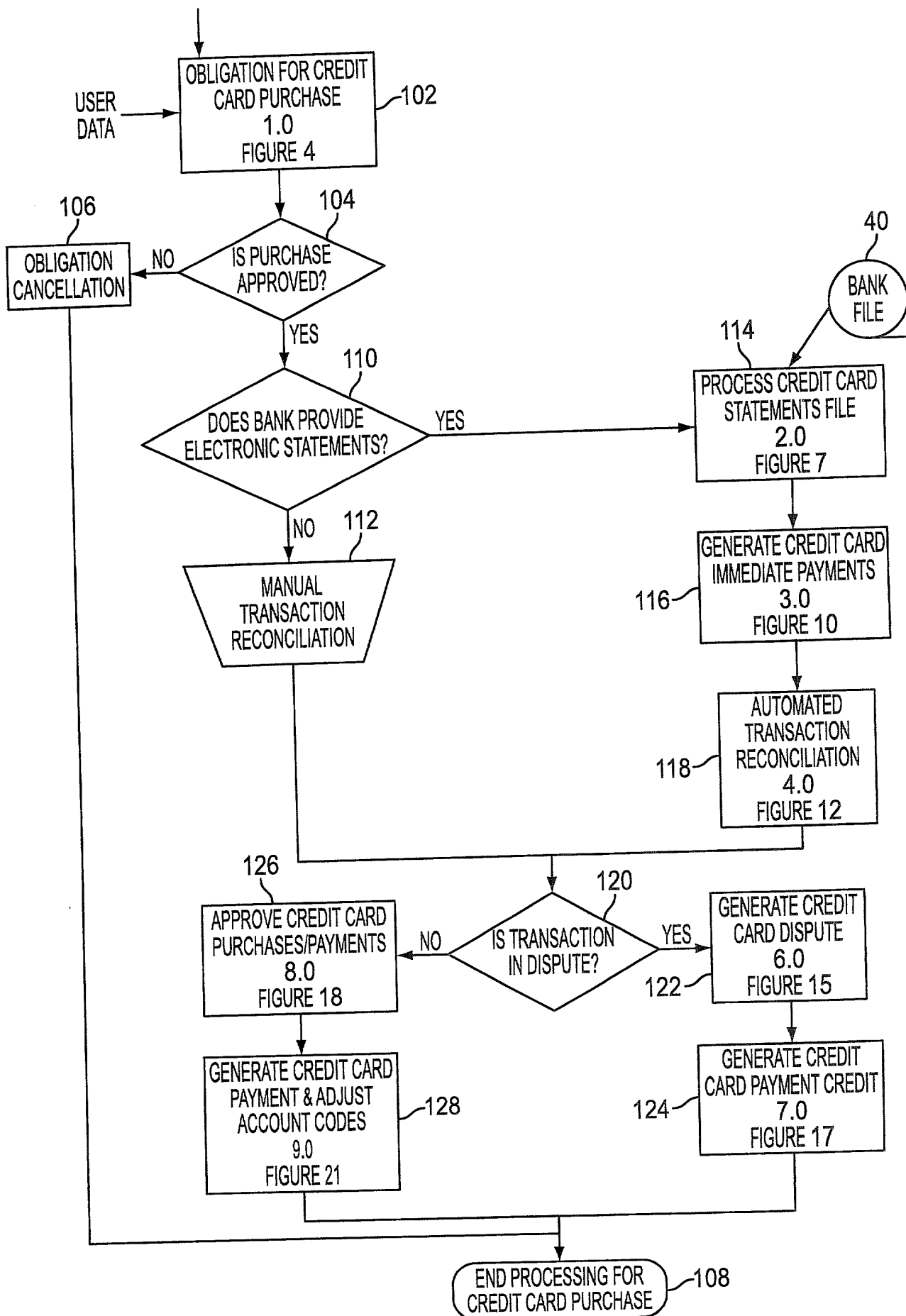


FIG. 3

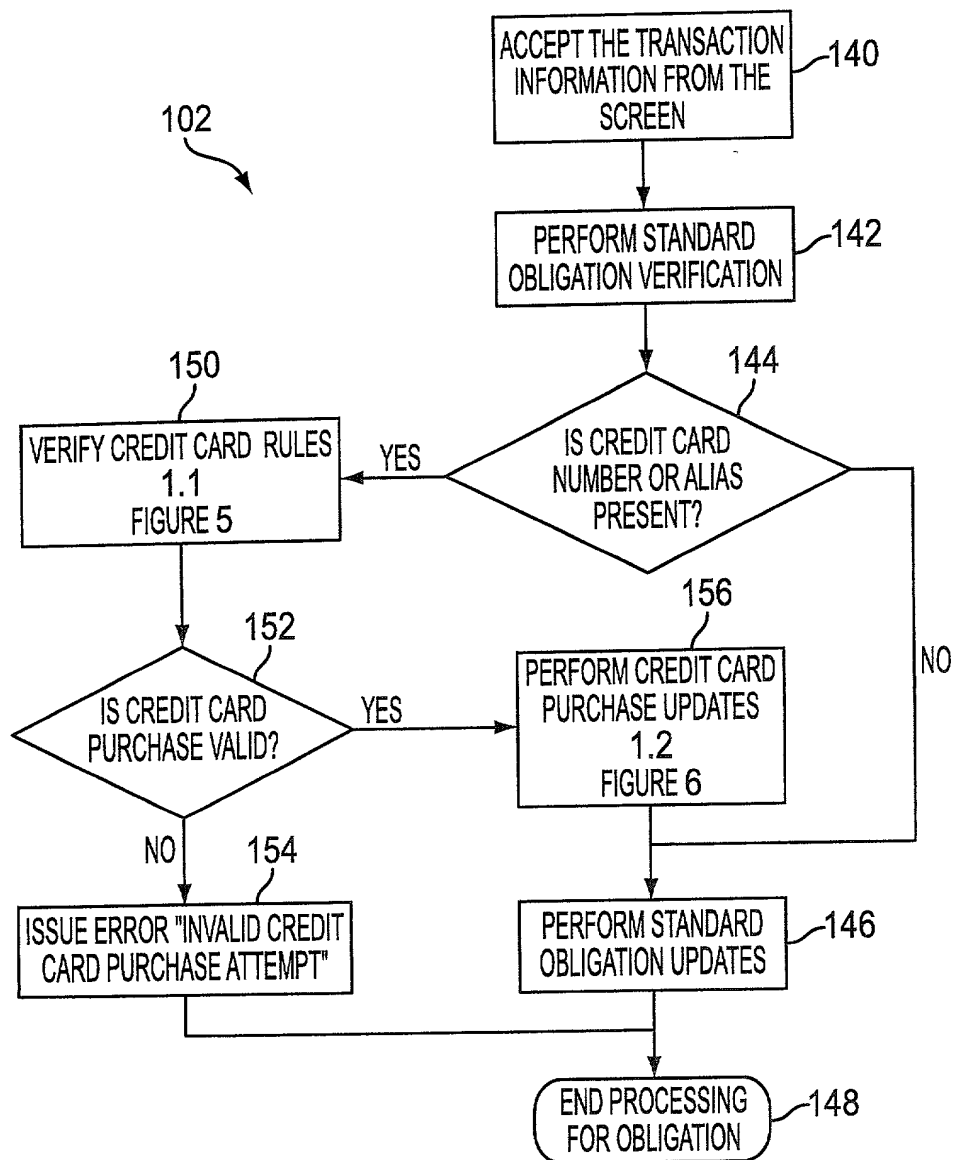


FIG. 4

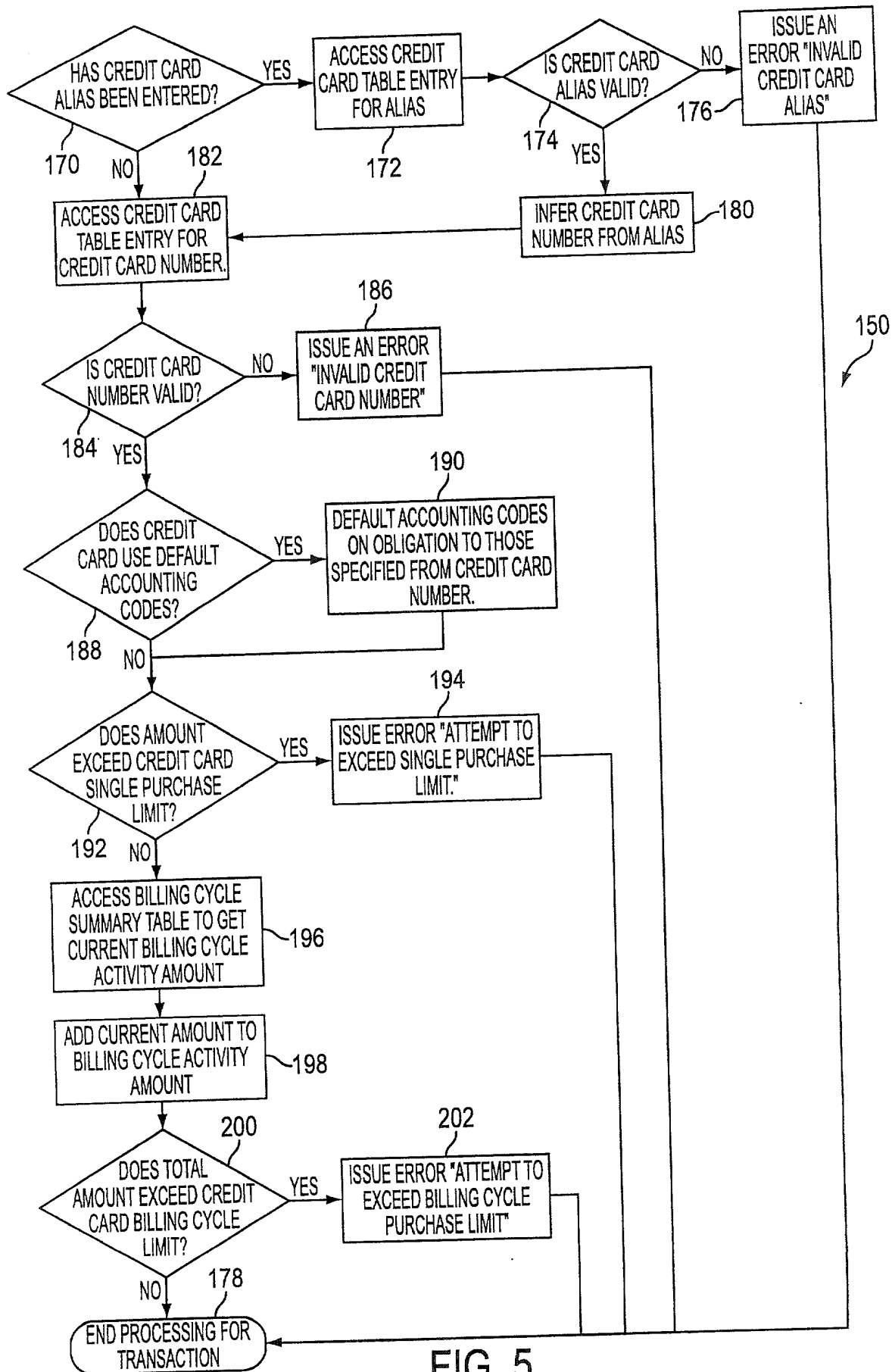


FIG. 5

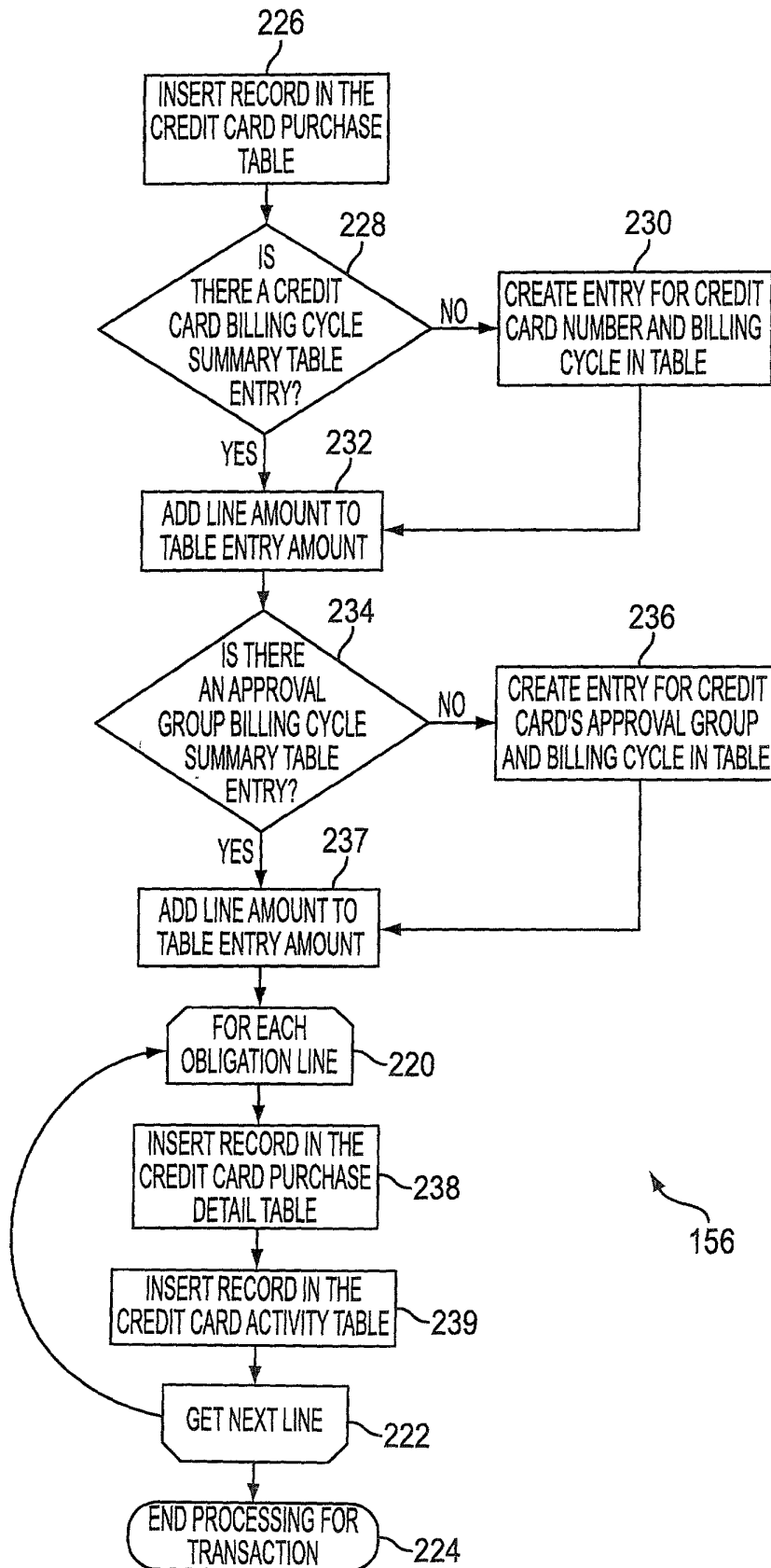


FIG. 6

FIG. 7

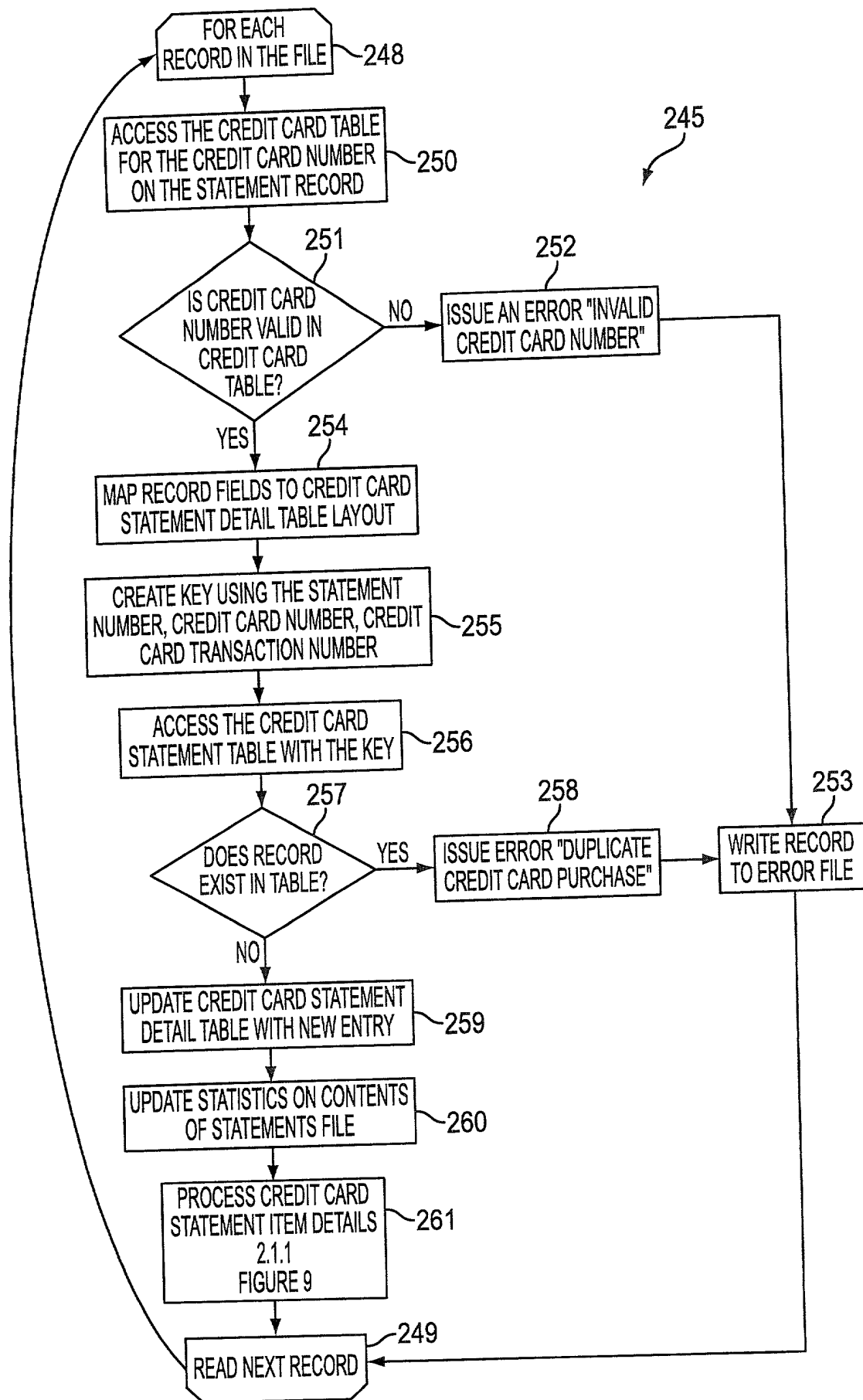


FIG. 8

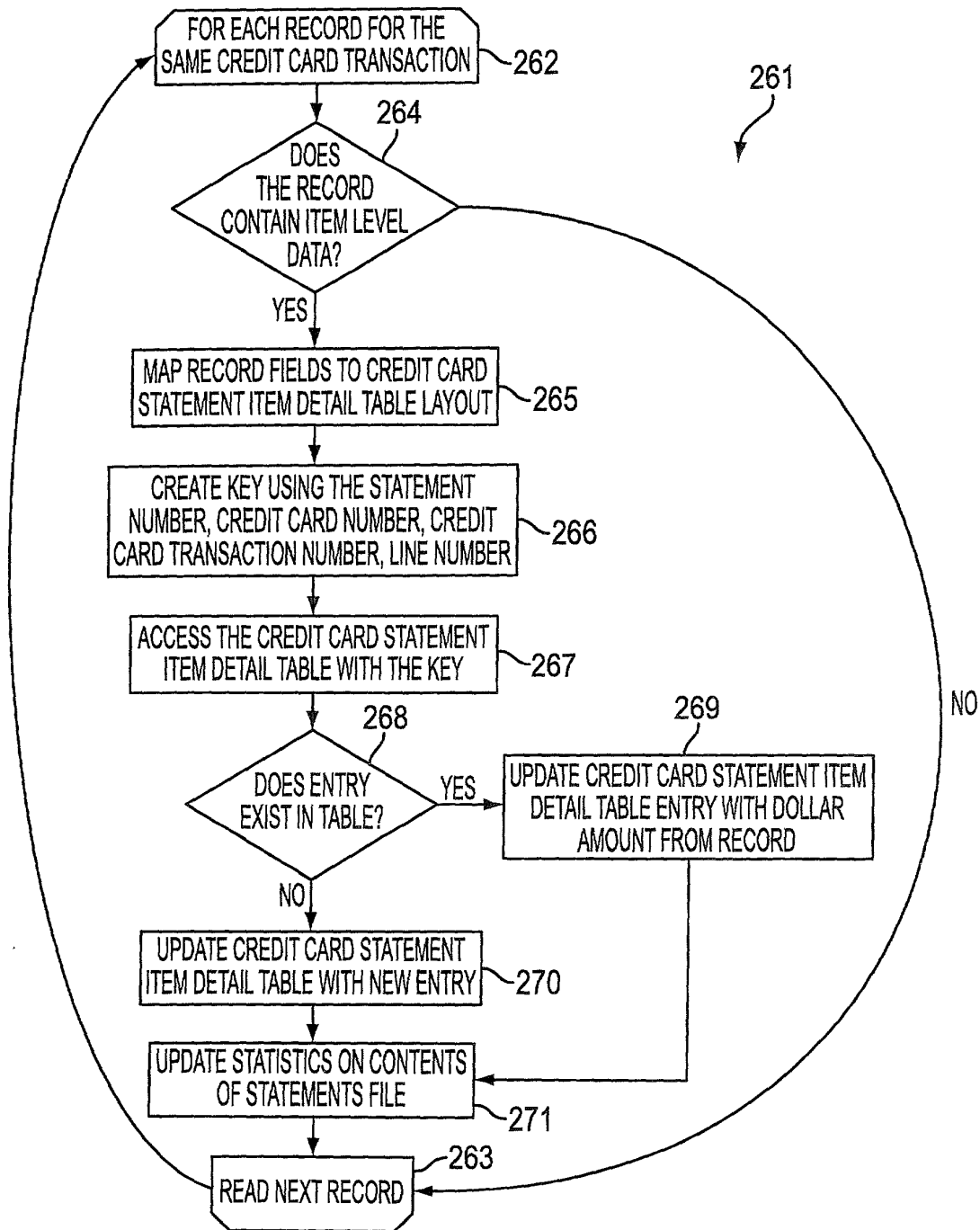


FIG. 9

109999 999999

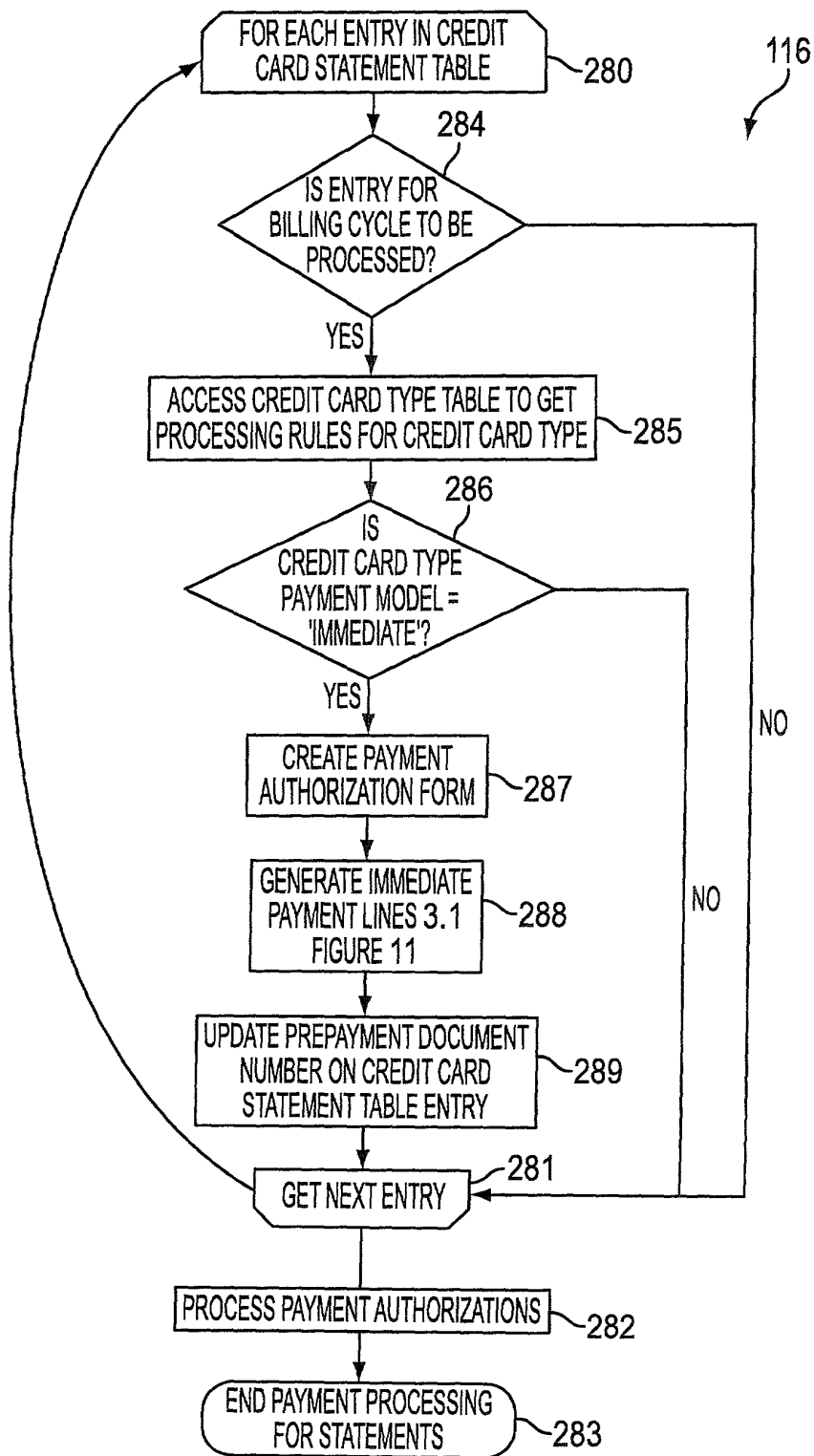


FIG. 10

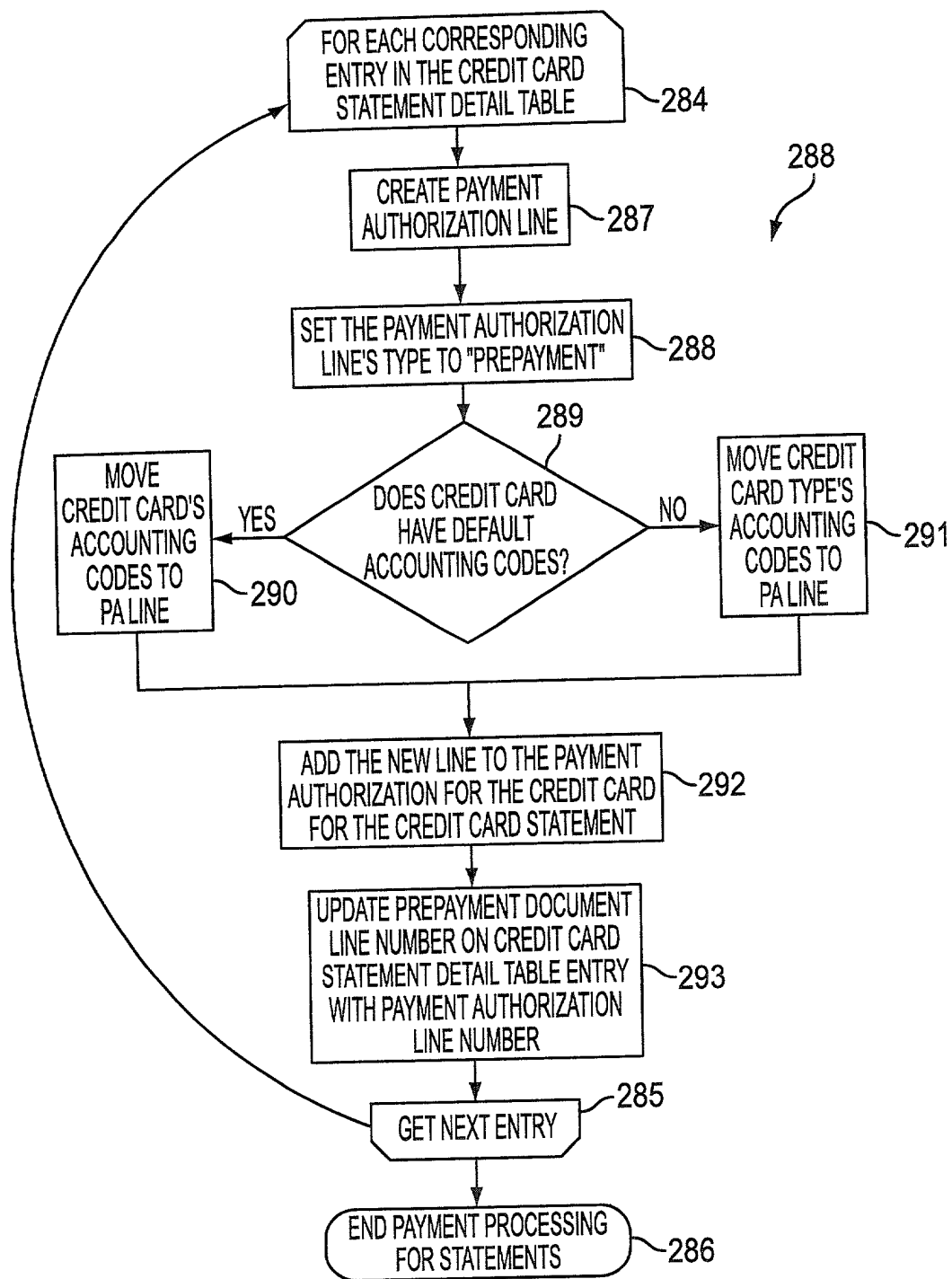


FIG. 11

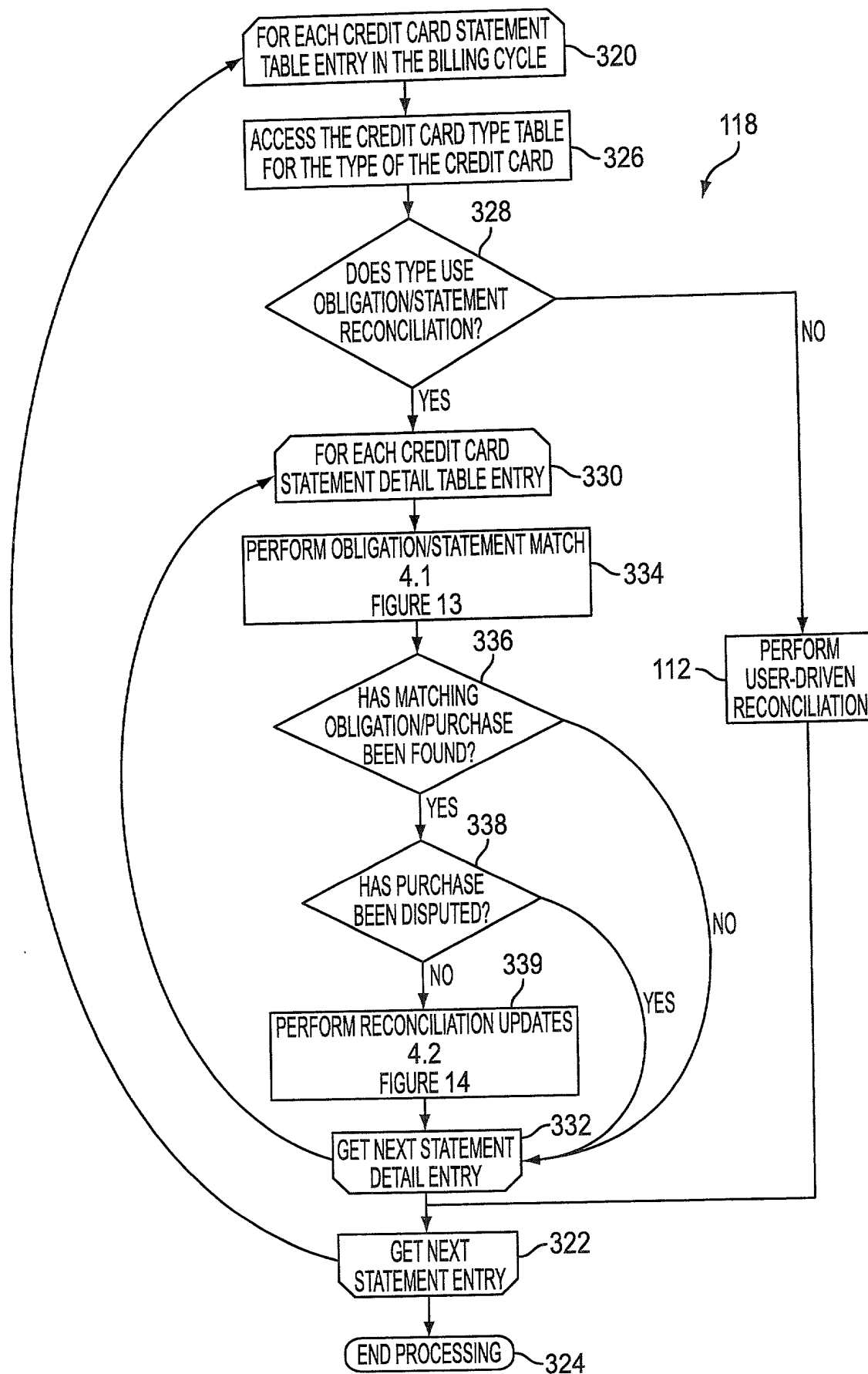


FIG. 12

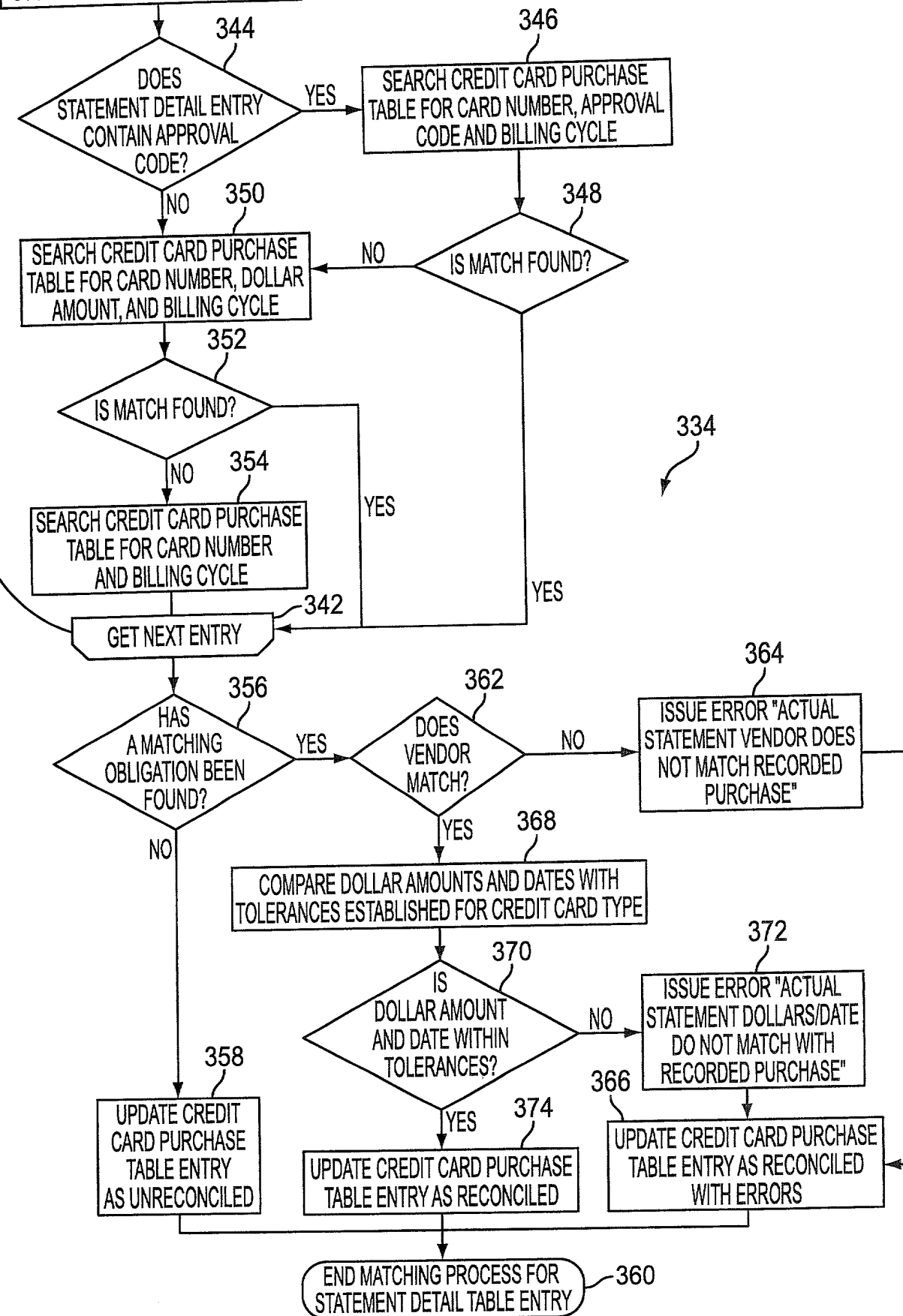


FIG. 13

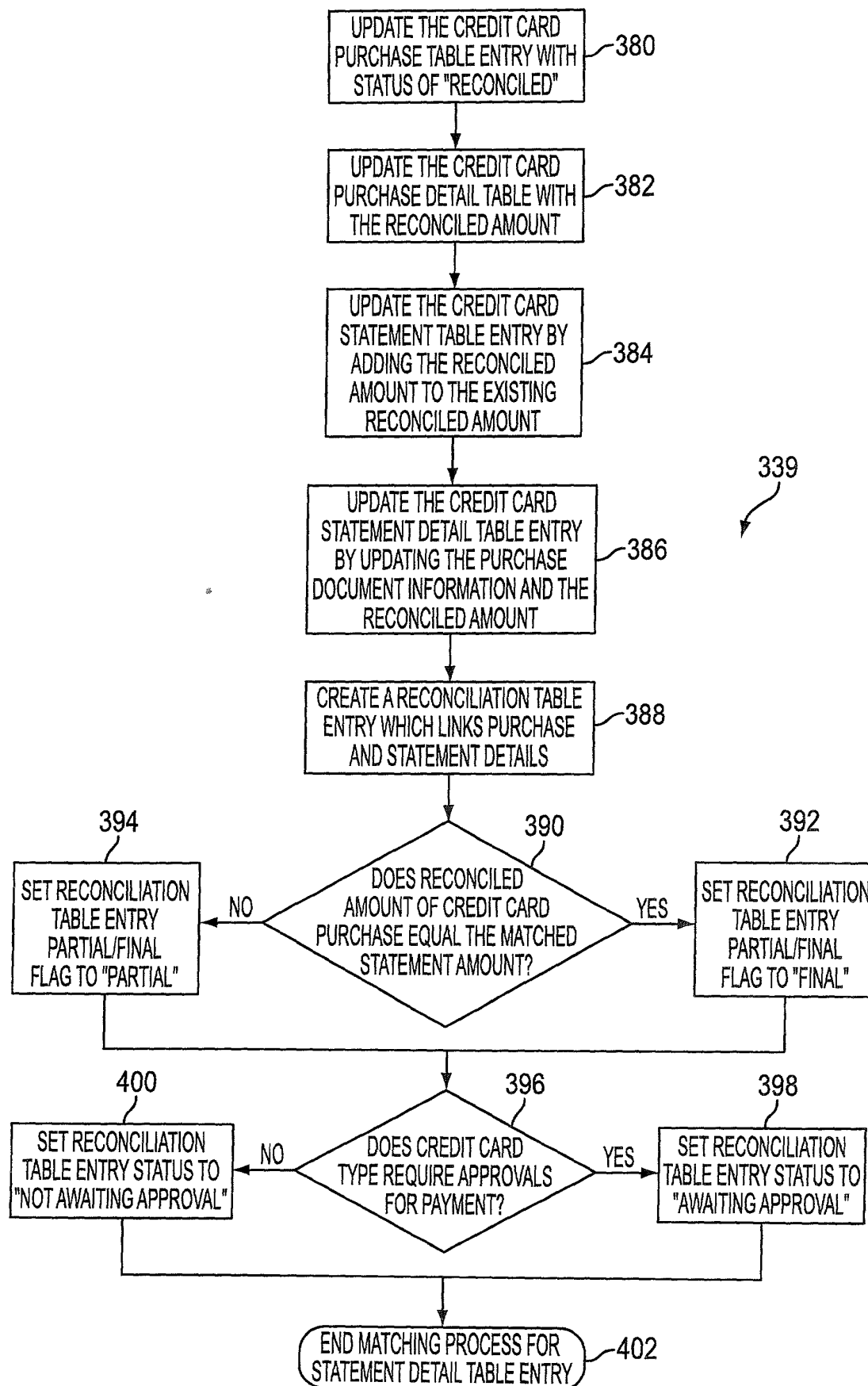


FIG. 14

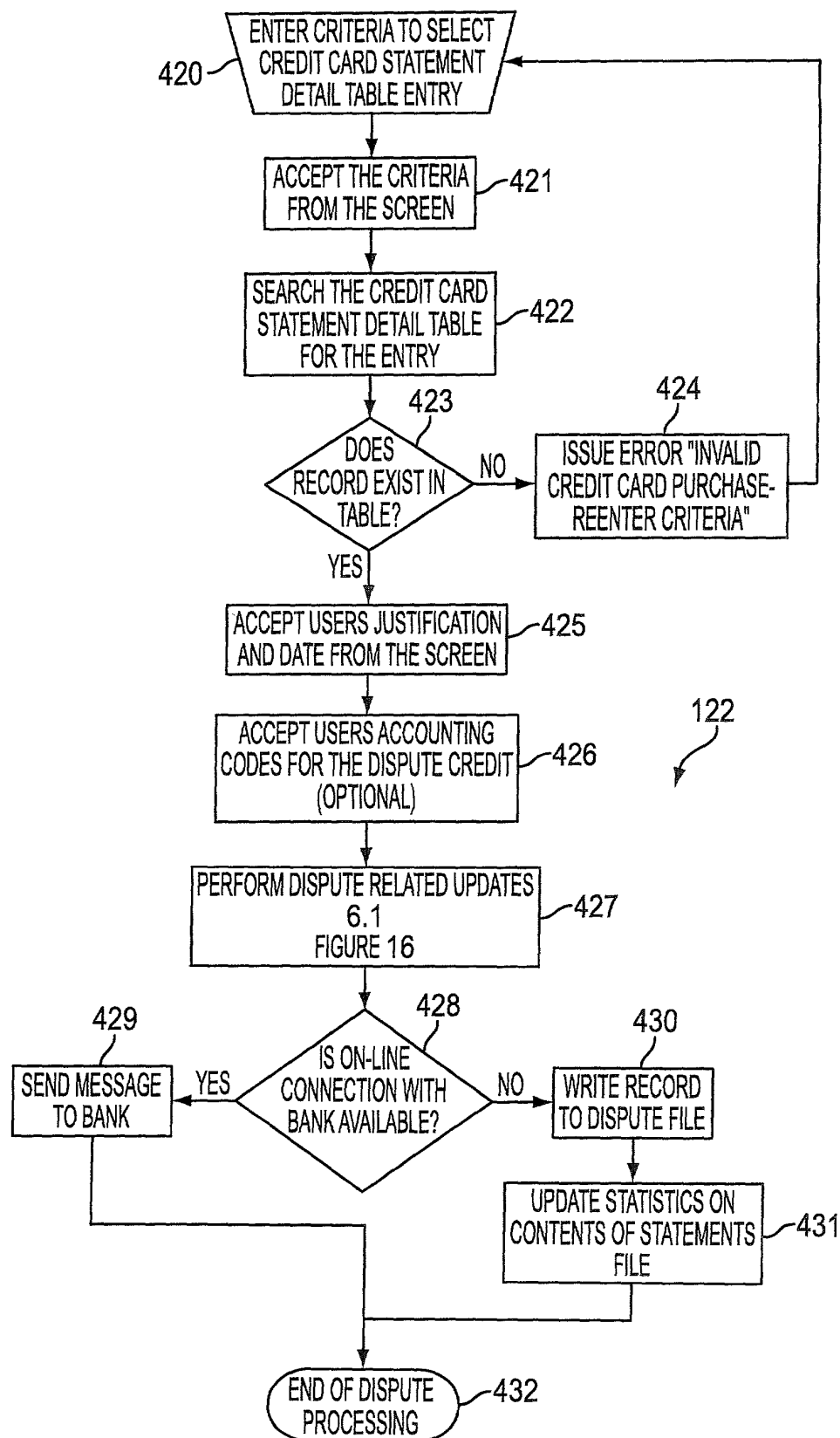


FIG. 15

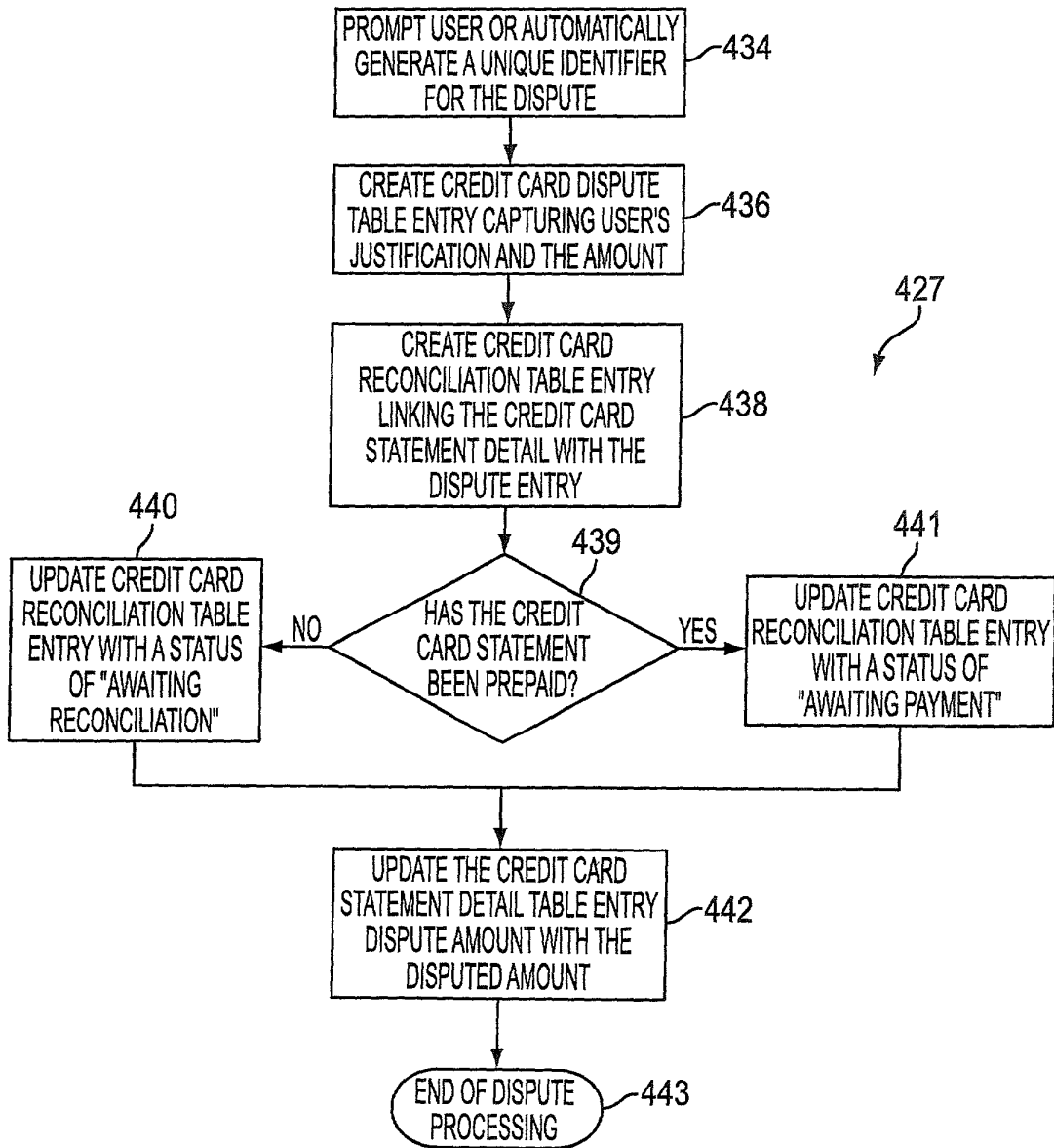


FIG. 16

10992405 00001

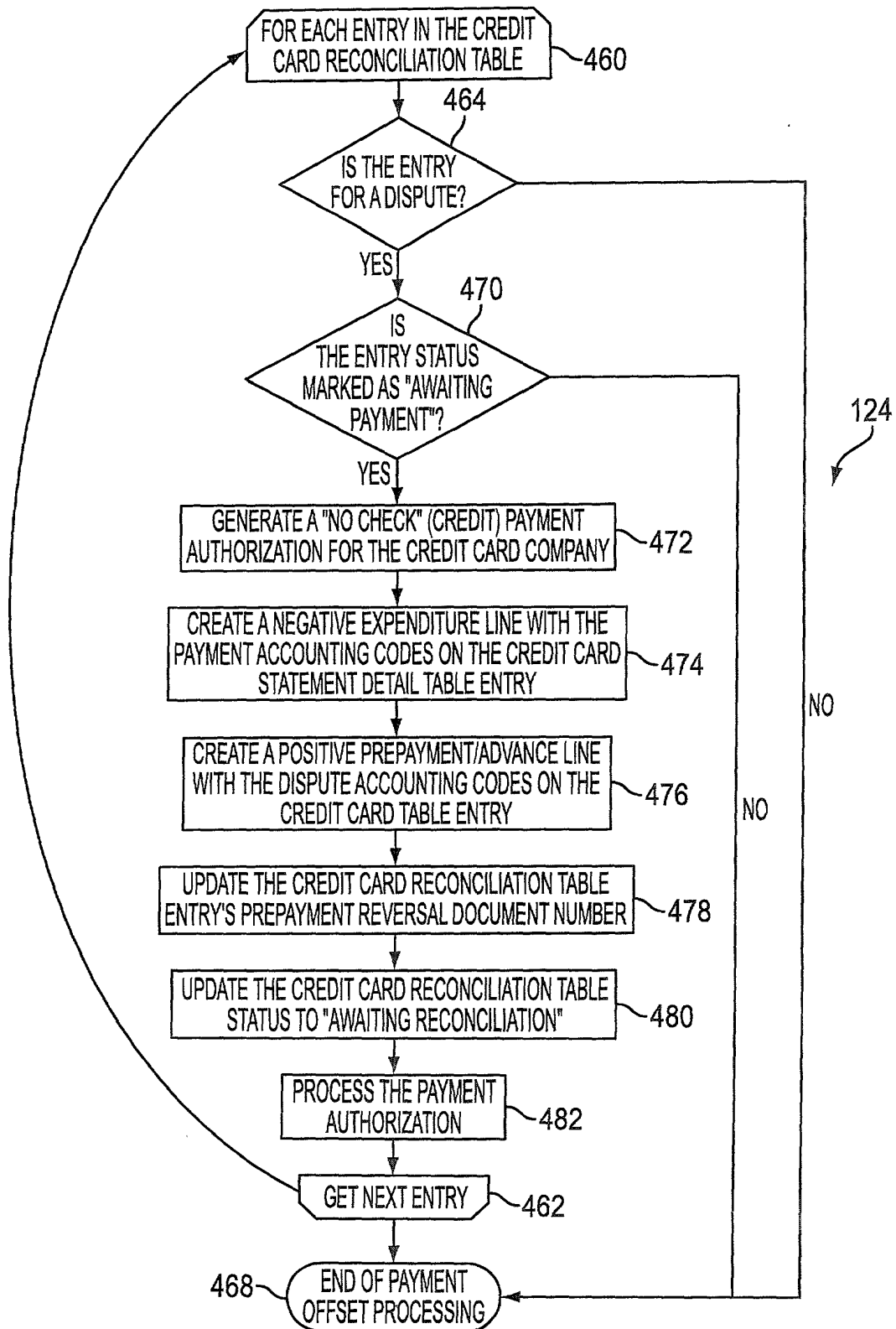


FIG. 17

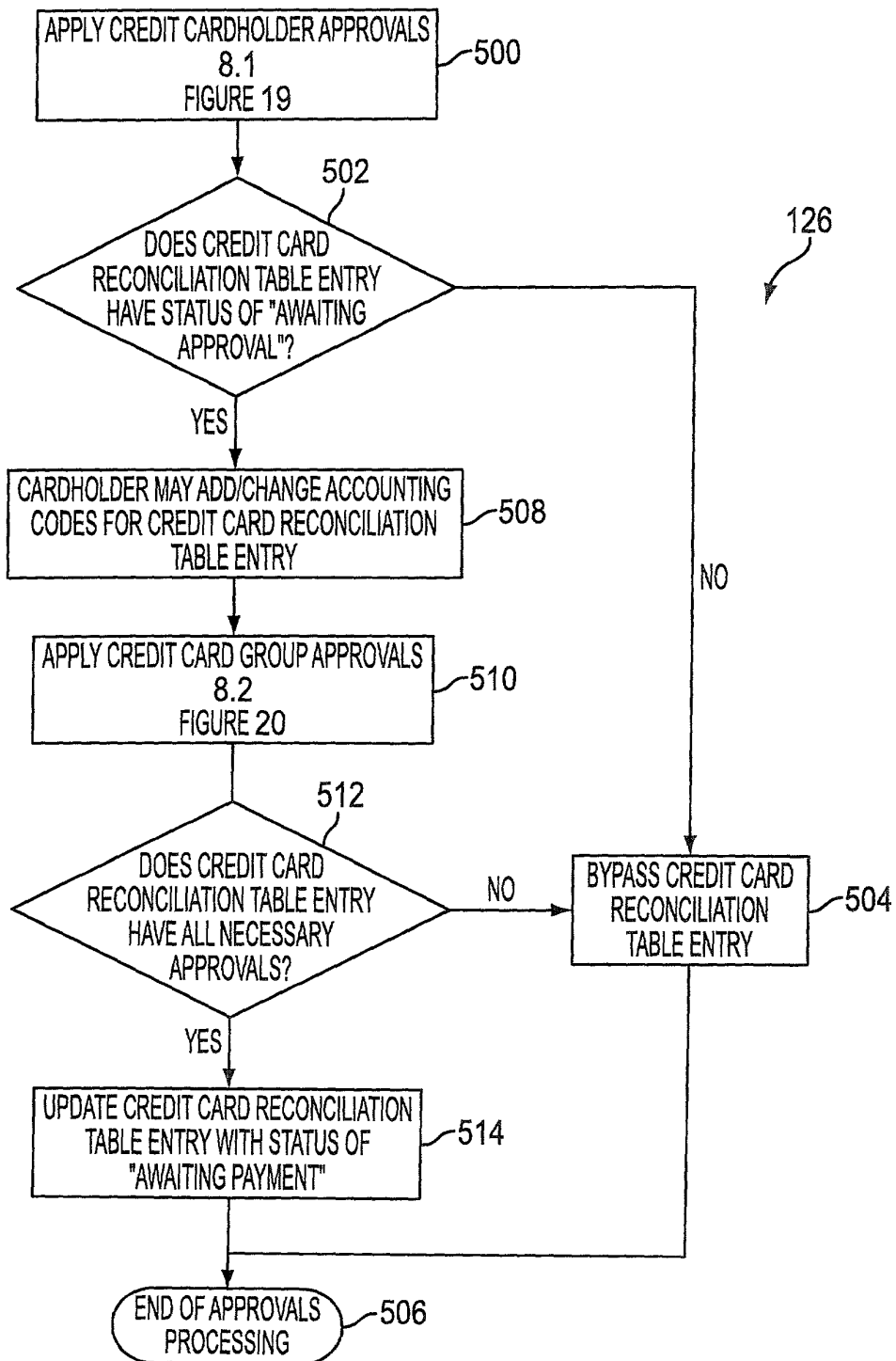


FIG. 18

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graph TD
    530[FOR EACH CREDIT CARD HELD BY THE USER] --> 536[DISPLAY CARD ACTIVITY TO THE USER USING THE CREDIT CARD STATEMENT DETAIL TABLE AND RECONCILIATION TABLE ENTRIES]
    536 --> 538[FOR EACH RECONCILED CREDIT CARD TRANSACTION CREDIT CARD RECONCILIATION TABLE ENTRY]
    538 --> 542{DOES THE USER APPROVE OF THE PURCHASE?}
    542 -- NO --> 122[GENERATE CREDIT CARD DISPUTE 6.0 FIGURE 15]
    122 --> 548[UPDATE CREDIT CARD RECONCILIATION TABLE WITH THE STATUS OF "REQUIRING SPECIAL ACTION"]
    542 -- YES --> 544{IS THE DOLLAR AMOUNT LESS THAN THE SINGLE PURCHASE LIMIT?}
    544 -- NO --> 546[ISSUE ERROR "CREDIT CARD SINGLE PURCHASE LIMIT EXCEEDED"]
    546 --> 548
    544 -- YES --> 550{IS DOLLAR AMOUNT OF THIS AND OTHER ENTRIES LESS THAN THE BILLING CYCLE LIMIT?}
    550 -- NO --> 560[ISSUE ERROR "CREDIT CARD BILLING CYCLE PURCHASE LIMIT EXCEEDED"]
    560 --> 548
    550 -- YES --> 562[UPDATE CREDIT CARD RECONCILIATION TABLE ENTRY WITH THE CARDHOLDER'S APPROVAL]
    548 --> 540[END OF RECONCILIATION ENTRIES FOR A CREDIT CARD]
    562 --> 540
    540 --> 532[END OF CREDIT CARDS]
    532 --> 534[END OF PROCESSING]
    532 --> 530

```

FIG. 19

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graph TD
    510[510] --> 580[580: FOR EACH APPROVAL GROUP  
MANAGED BY THE USER]
    580 --> 586[586: DISPLAY THE CREDIT CARD ACTIVITY  
FOR THE BILLING CYCLE USING THE  
CREDIT CARD STATEMENTS AND  
RECONCILIATION TABLE ENTRIES]
    586 --> 588[588: FOR EACH CREDIT CARD RECONCILIATION  
TABLE ENTRY BELONGING TO CARDS IN  
THE APPROVAL GROUP]
    588 --> 592{592: IS  
THE DOLLAR  
AMOUNT LESS THAN THE  
SINGLE PURCHASE  
LIMIT?}
    592 -- YES --> 598{598: IS DOLLAR  
AMOUNT OF THIS AND  
OTHER ENTRIES LESS THAN THE  
GROUP'S BILLING CYCLE  
LIMIT?}
    592 -- NO --> 594[594: ISSUE ERROR "CREDIT CARD  
GROUP'S SINGLE PURCHASE  
LIMIT EXCEEDED"]
    594 --> 596[596: BYPASS CREDIT CARD  
RECONCILIATION TABLE  
ENTRY]
    598 -- YES --> 602[602: UPDATE CREDIT CARD  
STATEMENTS TABLE ENTRY  
WITH THE APPROVAL GROUP  
MANAGER'S APPROVAL]
    598 -- NO --> 600[600: ISSUE ERROR "CREDIT  
CARD GROUP'S BILLING  
CYCLE PURCHASE LIMIT  
EXCEEDED"]
    600 --> 596
    602 --> 586
    596 --> 586
    586 --> 590[590: END OF CREDIT CARD  
APPROVAL GROUPS]
    590 --> 584[584: END OF PROCESSING]

```

FIG. 20

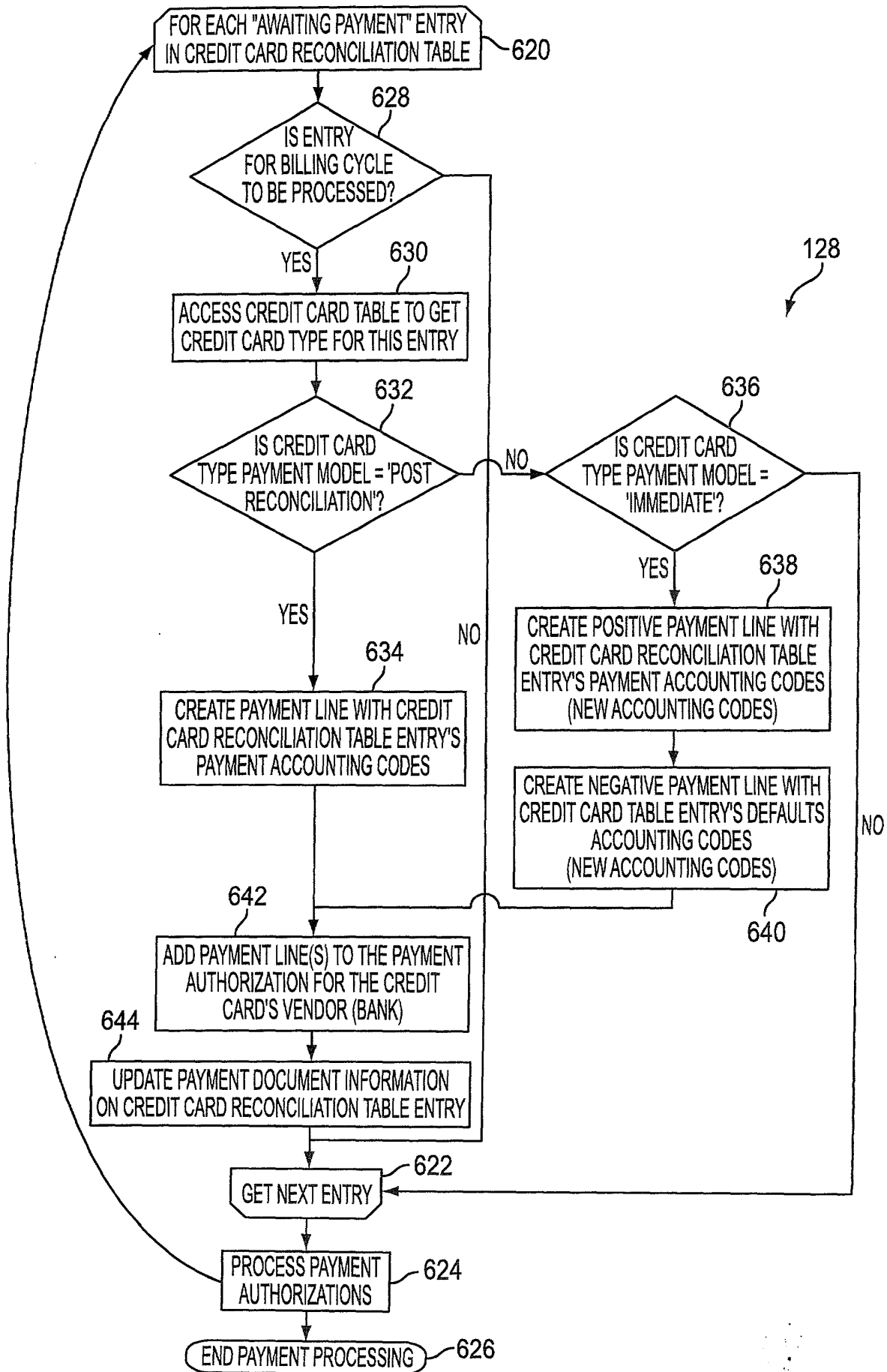


FIG. 21

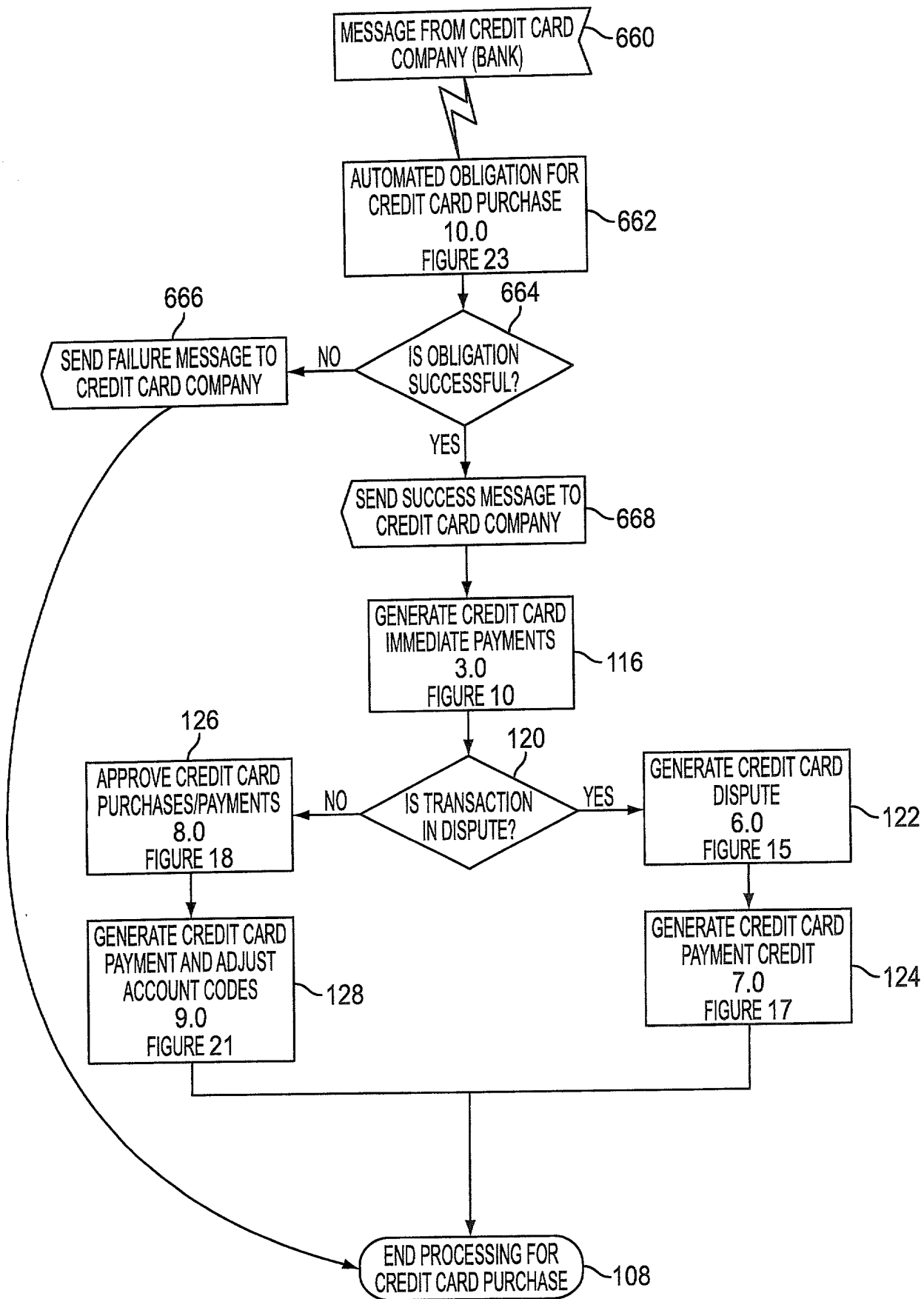


FIG. 22

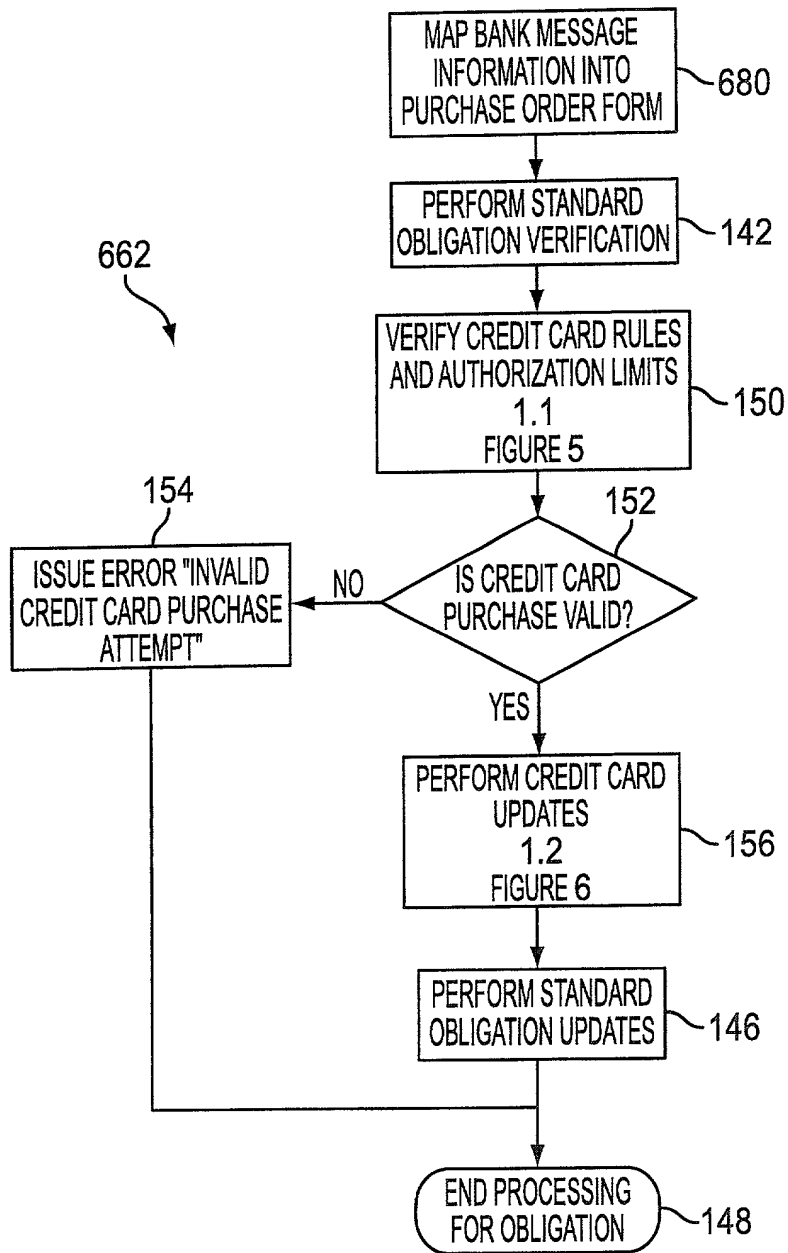


FIG. 23